

Are you ready?

Pregnancy

After your baby arrives

Financial considerations

Getting help

Difficulty managing your debts?

Having a baby



Having a baby can be a time of great joy.

But while you're on a high, it can also be confusing, exhausting and something of an emotional roller-coaster. There's added responsibility and making the right decisions for you and your baby can be tough. This LifeGuide is designed to help provide information that could help as you make your decisions.

No two families are the same and the challenges a new baby brings are different in every household. And the challenges can be physical, emotional and financial. This LifeGuide discusses where to get support, your rights, how to prepare your home for the new arrival and some financial considerations as you plan to secure your family's future.

Are you ready?

Expanding your family will lead to some major changes in your home. Even if this isn't your first child, a new addition will be a challenge. It's no surprise many parents experience moments when they feel they're simply not ready.

In terms of your emotional and physical needs you'll find a list of support services available at the end of this LifeGuide.

Pregnancy

If you've just discovered you're pregnant, or are planning to become pregnant, you're facing a number of decisions. The first is where you intend to have your baby and the second is who'll care for you and the baby before, during and after the birth.

The level of care needed will depend on your particular circumstances. Care during pregnancy is known as antenatal care. Antenatal classes are run by hospitals, birthing centres, community health centres and midwives. These classes can provide good insight into what to expect, along with helpful advice on staying healthy. Care after pregnancy is known as postnatal care.

Whether you plan to have your baby as a private or public patient you need to book your hospital and specialists as far ahead as possible as they are often booked out months in advance.

As a private patient you've got the right to choose your own doctor. That doctor must have visiting rights to the hospital you wish to use. This will influence your choice of doctor and/or hospital. Ask for an estimate of the likely out of pocket expenses. And remember, just because you've got private insurance, it doesn't mean that you have to use it.

As a public patient in a public hospital you receive the same standard of care as a private patient in a public hospital. There are no 'tiered service levels' based on whether or not you have private health cover. All patients – private and public – have the same access to accident and emergency departments. Everyone is cared for equally in an emergency. However, there are some differences as a public patient:

- you don't have a choice of doctor
- you don't have a choice of room
- you won't be charged any fees.

If you're not a member of a private health fund there's normally a qualifying period before maternity cover is offered. In most cases you'll need to be a member of the fund for at least three months before becoming pregnant.

Work and pregnancy

In most cases you should, if you wish, be able to work through your pregnancy. In some circumstances, occupational health and safety issues may prevent you from working in your normal role, if there's a risk to your health or the health of your baby.

If you're concerned, speak with your doctor and discuss the risks. You can get more information from Safe Work Australia on 02 6121 5317 or at www.safeworkaustralia.gov.au. See also the Working Women's Centre in your area – find the nearest centre at www.wwc.org.au

Note: There are also laws to guard against discrimination by an employer before, during or after your pregnancy.

For more information about your rights at work and the support available you can contact Fair Work Australia on 13 13 94 or check out the website at www.fairwork.gov.au

If you have any specific concerns about discrimination you should seek legal advice.

Pregnancy and your children

If you already have children, you'll need to decide when to tell them about their soon-to-arrive brother or sister and think about how to keep them involved. These questions depend on the age of your children. It's often felt you shouldn't tell very young children too early in the pregnancy as they'll be waiting a long time for their baby brother or sister to arrive. You may choose to wait until the toddler can start to see things develop and then involve him or her in activities, such as visits to the doctor and baby shopping.

Life will change for your toddler. You simply won't have as much time or energy and you may want to take this into account by planning to spend some one-on-one time with your toddler as often as possible. If there are other changes to be made in the house, some people feel it's best

If you want to change your house for the new arrival have a look at our LifeGuide *Renovating your Home*.

to make them well before the new baby arrives. If you're going to move your toddler from a cot to a bed, you may want to do this well before the baby arrives. This way it's something new and exciting for your toddler, as opposed to something they have to give up for the new baby.

You should also plan for the time when you'll be in hospital. If your toddler will be looked after by friends or grandparents, then it may be worthwhile having a few test runs, so your little one is used to the experience.

Note: You'll find more information on choosing where to have your baby, who should care for you and your baby, along with health and relationship issues and what to expect from your other children at a number of the websites listed in the Getting help section of this LifeGuide.

Buying for baby

Setting up a nursery, choosing clothes and furniture can provide some of the most enjoyable times of pregnancy. It's also very easy to go overboard and buy expensive items that might rarely be used.

Contact friends and family with children who might have helpful advice and kids items they no longer need. Often babies and toddlers grow out of clothes before they wear them out!

It could be cheaper to hire some items of nursery furniture you're unlikely to use long-term. In some hospitals it's possible to hire the same bassinets used in the maternity ward. Often the baby is out of the bassinet and into a cot very quickly, so this could be a significant saving.

There's also a thriving business in second-hand baby clothes and furniture, with stores that sometimes offer large savings. Ensure that the items you buy meet Australian standards. In some cases meeting these standards is voluntary, but it's illegal to sell or hire a new or second hand cot that doesn't meet the Australian standard (look for recognition on the label – AS/NZS 2172).

Even if this isn't your first child, a new addition will be a challenge.

Renovate or move?

This is a question asked by thousands of Australians every year. Despite relatively low interest rates, some people find the costs of moving prohibitive. Apart from the price of the new home, there are other considerations like stamp duty, the real estate agent's commission and legal fees.

But cost isn't the only issue. Many people simply like the home and the area they live in. They'd rather renovate than move.

Before you consider renovating it could be a good idea to ask yourself some questions. Will extending give you the home you want or are you better off moving? If you're renovating to add value for future resale, then how much is too much to spend? In other words, would the renovation and/or extension add enough value to your home to cover the cost?

Another issue to consider is the timing of the move or renovation. Major renovations take time – from design to council approval and finding the right builder, things can move slowly. Consider how you'll feel living through a renovation while you're pregnant and/or renovating after the little one comes home.

Some babies sleep through almost anything; others wake at the slightest noise. Renovating will certainly add an extra headache when you're trying to get both yourself and your baby into a routine.



After your baby arrives

Along with the joy (and exhaustion) there's a lot to be done. After all, your little bundle needs a name and the world needs to know he/she has arrived.

If you're in hospital the nurses will provide the forms you need to fill in. Check that you've:

- registered the birth
- notified Medicare so your child is placed on your card
- advised your private health insurer (if applicable)
- made an appointment with your local early childhood health centre
- been given a personal health record.

When your child is born you'll receive a personal health record book. Inside are spaces for doctors to provide details of immunisation and other health checks. It also includes important reminders about when your baby needs to see a doctor along with useful contact details. Take this personal health record with you each time you visit the doctor, hospital or early childhood health centre.

Getting your home ready

Preparing for the new arrival is exciting, but in all the excitement it's wise to double check the important safety issues.

According to Kidsafe, accidents account for 90 percent of all injury related deaths in children aged 0-14 and 60 percent of these occur in the home.

The foundation's website – www.kidsafe.com.au – is a great resource, with practical tips to help you create a safe environment for your baby. The site looks at each room in the house, along with the yard and water safety.

Many of the government websites listed at the end of this LifeGuide also have information about making your home safe for babies and toddlers.

Maternity and parental leave

Federal legislation entitles (eligible) parents to a total of 52 weeks unpaid leave to care for their newborn or adopted baby. This leave must be taken on a shared basis and, apart from one week at the time of the birth, each parent must take their leave at different times.

In most cases you should be entitled to return to the same position you held prior to taking leave. You can find details on eligibility and how to apply for leave at www.fairwork.gov.au

All the States and Territories, along with a number of industry-specific awards, deal with the issue of maternity and parental leave, so you should contact your local department of employment and workplace relations.

The Australian government provides eligible working parents with up to 18 weeks of Parental Leave pay at the national minimum wage. Parents of children born or adopted after January 1 2011 should check their entitlements. Also check your eligibility for the baby bonus - you cannot have both Baby Bonus and Paid Parental Leave. Centrelink's Paid Parental Leave Comparison Estimator will help calculate what's best for you, at humanservices.gov.au

Remember that you can't add your State and Federal entitlements together. For example, in NSW you can take up to 52 weeks of unpaid maternity leave (provided you have been employed by your current employer for 12 months or more), but you can't take that leave and then (provided you have been employed by your current employer for 12 months or more) 52 weeks under the Federal legislation.

Some awards and/or employers also provide for periods of paid maternity leave, so check to see if you qualify.

Note: You can't be forced to take maternity leave.

Childcare

Your choice of childcare will obviously depend on your particular circumstances. Even when one parent has made the decision to stay home and care for the family, you may still need some help. You could also feel that your child would benefit from socialisation with other babies and toddlers.

You might also need to arrange for your older children to attend the same long-day care centre as your baby or toddler after school hours.

Your options include formal childcare centres, a nanny or more informal arrangements, such as family and close friends.

Depending on the centre, childcare is available from birth and there are strict rules in terms of environment and staff numbers.

'Keeping Baby Safe', provides information on what to look for when buying baby goods. This booklet from the Federal government has tips on keeping your home safe once the nursery furniture is set up and can be accessed at www.productsafety.gov.au

Some things to consider when choosing a childcare centre include:

- what's the staff-to-child ratio? (Each State or Territory's department of community services sets its own criteria. For example, in Victoria a licensed childcare provider must have a minimum of two staff on duty at all times, a ratio of one staff member for every five children under three years of age and one staff member for every 15 children over the age of three)
- how many children will attend the centre on any given day? (Again each State or Territory will have different rules)
- what are the costs? (Is there a requirement for your child to attend for a minimum number of days?)
- what government subsidies does the centre receive? (This may affect the fee structure)
- what are the centre hours?
- how does the centre deal with sick children?
- what activities does the centre run for the children? (Look for educational programs and specific activities for children of different ages)
- what age groupings are the children placed in?
- what types of meals are served? (Look for healthy and nutritious meals)
- what are the professional qualifications of the staff? (Are they all academically qualified, or are a few professionals supported by unqualified assistants?)
- visit the centre at different times of the day. (Are the children happy and enjoying themselves? Do children of different ages mix?)
- speak to other parents with children at the centre. (What are their experiences? Would they recommend the centre to their friends?)
- what's the current waiting list like? (For most centres, you need to place names on the waiting list well in advance of needing the childcare).

For more specific information contact the following:

- The National Childcare Accreditation Council is responsible for the implementation and administration of quality assurance systems for day care throughout Australia. If you'd like information on choosing childcare providers or to check the accreditation details of a childcare provider, call 1300 136 554 or go to www.ncac.gov.au

- The Child Care Access Hotline is funded by the Federal Government and is designed to help you locate registered childcare providers. Call the hotline on 1800 670 305.

Nanny or au pair

The first thing to understand is that there's a big difference. A nanny is responsible for the care of the children and in most cases should have formal training and experience in childcare. The phrase 'au pair' is French and means equal to, suggesting the person becomes part of the family. An au pair is someone who wants to experience life in a foreign country in exchange for a place to stay and a small allowance. They'll help look after the children and perhaps do some housework and usually the au pair won't have previous experience caring for children.

If you're considering choosing a nanny you should know the industry is unregulated. You can use an agency or search for the person yourself. If you do employ a full or part time nanny you'll also be responsible for issues such as salary, insurance and superannuation.

It can be easier to use an agency to handle all of this for you. In the end the most important question of all is; are you comfortable that you're getting the right person to care for your children?

Some things to consider include:

- previous experience and references (a phone call to referees is always worthwhile)
- formal qualifications including first aid qualifications
- has the person been checked by police in terms of working with children?
- if using an agency, how long has it been operating and what processes does it use to screen potential candidates?

The Australian Consumers Association has produced articles on choosing both an agency and a nanny. You'll find more information at www.choice.com.au

Financial considerations

Along with having an extra mouth to feed, many families go from two incomes to one when their baby comes along.

Even if that's not the case, babies and toddlers aren't cheap and having a new baby is the ideal time to review your financial situation.

Things to consider include:

- making or updating your will (things like guardianship, executors, trustees are important considerations)
- revising your insurance protection
- starting a savings plan for your new son or daughter (things like education are important considerations)
- planning a family budget (in many cases overall income will probably go down and expenses will go up, so looking at all your expenditure will be important).

So don't overlook income protection and life insurance, and think about protecting the homemaker as well as the major breadwinner. Can you imagine what it would cost to pay for all of the duties carried out by a parent looking after your child and maintaining a family home?

Educating your child can last many years. From child minding through kindergarten, primary school, high school then tertiary there are many avenues, whichever you choose there will be a cost.

If you are considering an independent school education for your child it's a good idea to contact the school of your choice as early as possible. You may have to pay a deposit to put your child's name on the school waiting list but it can ensure entry at a later date.

Some independent schools charge between \$15,000-\$25,000 per year and there can be many other costs in addition. Schools fees may seem a long way off but it's worth planning how you're going to pay these in the future.

In many cases it may be wise to seek professional help to both protect your assets and establish a plan to secure your family's financial future.

It might be a good time to consider talking to a financial planner.

The ideal financial planner will take a holistic view of your current circumstances, lifestyle and future goals. The right planner will work with you to develop a plan that is tailored to your specific needs.

These are likely to include:

- managing your finances through a time of moving to a single or no income
- protecting yourself and the family should something happen to you and you can no longer work
- ensuring your wills and estate planning is up to date and factors in the arrival of your new baby
- saving plans in place to support children's education/ child care.

For more information on financial planners, and how to make an informed decision when choosing a planner, ask for a copy of our LifeGuide *Understanding Financial Planning*.

Getting help

Some of the best information for families is obtained on websites run by the Federal and State Governments. These websites offer contact details of support and emergency services in your area and other helpful information including:

- staying healthy during pregnancy
- advice on preparing your home
- how to choose where to have your baby
- introducing your new baby to the rest of the family, including pets
- early parenting advice on issues such as sleeping, feeding, immunisation, sibling rivalry
- advice on work and finance
- postnatal depression.

These websites also have links to other State and Federal assistance available and can be found at:

- National Families portal (Federal Government) – www.familyassist.gov.au
- Having a baby in Victoria – www.health.vic.gov.au/maternity
- Having a baby in South Australia – www.cyh.com
- Having a baby in NSW – www.health.nsw.gov.au
- Queensland Health – www.health.qld.gov.au/hid
- Community Resources Online (WA) – www.communities.wa.gov.au/CHILDRENANDFAMILIES/CHILDCARE
- Department of Health & Human Services (Tasmania) – www.dhhs.tas.gov.au
- ACT Health – www.health.act.gov.au

Difficulty managing your debts?

Unexpected things can happen in life and you might not be financially prepared to cope. For example, losing your job, getting sick, or a relationship breaking down may cause some people to experience temporary financial hardship. If this happens to you and you're finding it hard to keep up with your utility bills (electricity, gas, phone, water), credit cards, loan repayments or other expenses, there are some steps you could consider to help provide you some relief while you try to get your finances back on track.

1. Check whether you have any income or debt protection insurance policies that will help pay the bills and cover your repayments if you can't work. Remember that some superannuation funds incorporate an income protection / trauma policy, or you may be ahead in loan repayments that could enable you to simply take a break from making regular payments.

There are many services and organisations dedicated to parenting. Make full use of the government and support organisations available if you are feeling the strain of the range of emotions that are common with a new baby.

2. Talk to your credit and service providers and tell them how your circumstances have changed and the impact on your ability to meet payments. They may have specialised hardship departments who could talk to you about temporary assistance measures such as altering repayments, establishing instalment payments or varying your loan terms.
3. Keep a working budget so you know all of your income, expenses, assets and debts. When you contact your credit and service providers you may be asked for this information so they can offer you some assistance to help you deal with the financial difficulties you're facing. It could be helpful to think about how and when you will be in a position to return to your regular repayments down the track. Check out ANZ's budget tracker on anz.com to help establish good saving and spending habits.
4. If you think your changed circumstances mean it's unlikely you'll return to a financial position where you can afford to meet your bills and repay your loans or credit cards, you don't need to deal with that alone. You could talk to a free, independent and confidential community-based financial counsellor or legal centres who will be able to talk you through your options. Financial counsellors can be reached Australia-wide on 1800 007 007.

Remember that once your creditors understand your difficulties and the reasons behind them, they may be able to tailor a solution which could help you overcome temporary difficulties.

For more information, visit anz.com/hardship.

The Federal Government's Baby Bonus may be available to eligible families following the birth or adoption of a child. Parents with a combined income of less than \$75,000 in the six months following birth or from when the child enters their care are eligible. There are 13 fortnightly payments totalling \$5,000 for your first child (and each child of multiple births), or \$3,000 if they aren't your first child.

The following is a list of other support and information services that could be helpful both during and after your pregnancy.

Federal Government assistance

The Family Assistance Office is a Federal Government department providing a wide range of information for families, including parenting advice and details of financial assistance available. If you'd like to find out if you qualify for payments, such as the Child Care Benefit, call 13 61 50 or go to www.humanservices.gov.au

The Australian Parenting Website

www.raisingchildren.net.au is a Federal Government-sponsored site with practical information and advice on issues faced by parents everyday. The information is delivered in age brackets through to eight years of age

Health and diet

Medicare Australia is run by the Federal Government and provides details on your medicare entitlements and the Pharmaceutical Benefits Scheme. You can contact Medicare Australia on 13 20 11 or at www.medicareaustralia.gov.au

The immunisation infoline can answer questions on schedules for children, side effects and government benefits available, on 1800 671 811 or visit the website at www.immunise.health.gov.au

The Dietitians Association of Australia provides information on healthy diets and also referrals for dietitians in your area. Call 1800 812 942 or go to www.daa.asn.au

Relationships and emotional health

Family Relationships Online is a website run by the Federal Government providing information on relationships and family at www.familyrelationships.gov.au or call 1800 050 321.

Relationships Australia is a non-profit organisation that provides professional services to support relationships. It was originally established in 1948 as the Marriage Guidance Council. Call 1300 364 277 or go to www.relationships.com.au

The Beyondblue National Postnatal Depression Program may be helpful for those suffering or seeking to understand what's sometimes referred to as the 'baby blues'. You can obtain more information at www.beyondblue.org.au or call 1300 224 636.

Mensline is a counselling service for men and can help fathers deal with their emotions during times of change at www.menslineaus.org.au. Call 1300 789 978.

Lifeline is a counselling service available to help if you're feeling depressed on 13 11 14 or at www.lifeline.org.au

Feeding

The Australian Breastfeeding Association offers a host of information about breastfeeding and help both online and over the phone. Go to www.breastfeeding.asn.au or phone the breastfeeding helpline on 1800 686 268.

The Australian Sports Commission provides guidelines for pregnant women who participate in sport at www.ausport.gov.au

Birth

Austprem is a non-profit support group for parents of premature babies and can be contacted at www.austprem.org.au

The Australian Multiple Birth Association is a self-help group for parents and can be contacted at www.amba.org.au or call 1300 886 499.

Stillbirth and Neonatal Death Support is a non-profit organisation which supports families who've suffered a loss during pregnancy or at birth. Go to www.sands.org.au or for support, call their national support line on 1300 072 637.

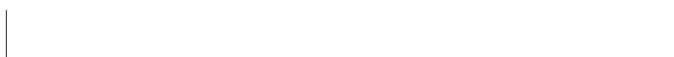
Family Services Australia has over 80 member groups across the country, all of whom receive Federal Government funding to provide family support. For more information call 1300 653 227 or go to www.fahcsia.gov.au

Safe sleeping

Tragically Sudden Infant Death Syndrome (SIDS) still claims lives every year. For information about safe sleeping go to The National SIDS Council of Australia website, SIDS & Kids at www.sidsandkids.org or call 1300 308 307 to connect with your local office.

For more assistance

Contact your local branch



Phone or visit anz.com

General Enquiries

P. 13 13 14
INTL. +613 9683 9999
24 hrs / 7 days

ANZ Financial Planning

P. 1800 305 058
8am - 8pm (AEST) Weekdays

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